Fill in this information to identify the case:

Debtor 1 Michael James Walker

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:25-bk-01554-HWV

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: 5337

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No
☐ Yes. Date of the last notice: _____/____/_____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$ 0.00
2. Non-sufficient funds (NSF) fees		(2)	$ 0.00
3. Attorney's fees	06/13/2025 Plan Review $600	(3)	$ 600.00
4. Filing fees and court costs		(4)	$ 0.00
5. Bankruptcy/Proof of claim fees		(5)	$ 0.00
6. Appraisal/Broker's price opinion fees		(6)	$ 0.00
7. Property inspection fees		(7)	$ 0.00
8. Tax advances (non-escrow)		(8)	$ 0.00
9. Insurance advances (non-escrow)		(9)	$ 0.00
10. Property preservation expenses. Specify:		(10)	$ 0.00
11. Other. Specify:		(11)	$ 0.00
12. Other. Specify:		(12)	$ 0.00
13. Other. Specify:		(13)	$ 0.00
14. Other. Specify:		(14)	$ 0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Mario Hanyon
Signature

Date 08/13/2025

Print: **Mario Hanyon (203993)**
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
Harrisburg Division

IN RE: Michael James Walker	Case No. 1:25-bk-01554-HWV Chapter 13
Freedom Mortgage Corporation, Movant vs. Michael James Walker, Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

Michael A Cibik, Debtor's Attorney
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com

Jack N Zaharopoulos, Bankruptcy Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

US Courthouse, US Trustee
1501 N. 6th St
Harrisburg, PA 17102

Via First Class Mail:

Michael James Walker
2320 Delta Road
Brogue, PA 17309

Date: August 18, 2025

/s/Mario Hanyon
Andrew Spivack, PA Bar No. 84439
Mario Hanyon, PA Bar No. 203993
Ryan Srnik, PA Bar No. 334854
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com